Customer No. 31013

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re Application of: Zizzamia et al.

Serial No.:

10/054,702

Filing Date:

October 23, 2001

For:

COMMERCIAL INSURANCE SCORING SYSTEM AND METHOD

Docket No.: 098056/00135

Examiner:

Thomas, Joseph

Group Art Unit:

3626

MAIL STOP RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Sir:

This is in response to the Final Office Action mailed September 6, 2007 in the above-referenced patent application (the "Final Office Action"), and is submitted in connection with a Request for Continued Examination.

CERTIFICATE OF EXPRESS MAILING UNDER 37 CFR § 1.10

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Date of Deposit: March 6, 2008

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated above and is addressed toMail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

taron Haleva

(Typed or Printed Name)

(Signature)

(Date of Signature)

Also submitted herewith is the Declaration of Frank M. Zizzamia Detailing

Secondary Considerations Of Nonobviousness Of The Claimed Invention. The shortened 03/10/2008 HLE333 00000065 500540 10054702

02 FC:1464

130.00 DA

03 FC:1253 1050.00 DA

statutory period set for reply to the Final Office Action was December 6, 2007. Applicants respectfully request a three-month extension of time to reply to the Final Office Action, extending the period for response to March 6, 2008. Accordingly, this response is being timely filed. Please charge a three-month extension fee of \$1,050.00 for a large entity to Deposit Account No. 50-0540. A duplicate copy of this page is provided herewith. In response to the Final Official Action, please amend the above identified application as follows, without prejudice, as follows.

Claim Amendments begin on page 3.

Remarks begin on page 13.